

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF SOUTH CAROLINA  
AIKEN DIVISION  
CASE NO. 1:17-CR-00777-JMC

UNITED STATES OF AMERICA,

AUGUST 21, 2019  
9:36 A.M.

Plaintiff,

VS.

ANN CARROLL; TINA GORMAN;  
RACHEL McNALLY; BETTY SHERLOCK;  
SANDRA SHERLOCK,

Defendants.

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TRANSCRIPT OF SENTENCINGS  
BEFORE THE HONORABLE J. MICHELLE CHILDS  
UNITED STATES DISTRICT JUDGE

APPEARANCES:

FOR THE PLAINTIFF: Mr. James H. May, AUSA  
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STENOGRAPHICALLY  
REPORTED BY: Ms. Carly L. Horenkamp, RDR, CRR, CRC  
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U.S. DISTRICT COURT  
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**I N D E X**

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1 (Open Court, 9:36 a.m.)

2 THE COURT: Good morning. Please take your seats.

3 COURTROOM DEPUTY: Judge, we're just waiting on one  
4 client. So we're just waiting on Ryan to get that client here.

5 THE COURT: Well, whoever he has here, we can at least  
6 start with them.

7 COURTROOM DEPUTY: Sure, sure.

8 (Pause.)

9 MR. BEASLEY: Sorry, Judge, we're coordinating a lot  
10 of different people.

11 THE COURT: Okay.

12 MR. MAY: Is she here?

13 MR. BEASLEY: Yes.

14 THE COURT: All right. We ready?

15 MR. MAY: Yes, Your Honor. Today we have sentencings  
16 in the matter of United States of America, it's entitled  
17 John U. Carroll, et al. It's 1:17-777. For sentencing today  
18 we have, first, Sandra Sherlock; next, Ann Carroll; Tina  
19 Gorman; Betty Sherlock; and Rachel McNally. All five  
20 defendants are represented by Mr. Beasley. As we discussed  
21 earlier, because it is that they are all captioned under the  
22 same case, charged with the same crime, which they pled guilty  
23 to, which was a conspiracy, their plea agreements all mirror  
24 one another.

25 We'd suggest, if the Court is okay with it, that we

09:39 1 can do one presentation of the 3553(a) factors and then go  
2 through where the defense and the government believe that each  
3 of the defendants fall on the range of sentences that the Court  
4 has previously given considering each of these defendants'  
5 individual and unique conduct. We will then suggest where we  
6 believe they fall and where we agree they fall, and then the  
7 Court can sentence them each individually, but with the same  
8 3553(a) presentation, if that is okay with the Court.

9 THE COURT: That sounds good.

10 MR. MAY: So should the defendants come before the  
11 Court in this order, Sandra Sherlock, then Ann Carroll, Tina  
12 Gorman, Betty Sherlock, and Rachel McNally.

13 Your Honor, a presentence report has been prepared.  
14 There are no objections from either the government or the  
15 defendants, and after you verify that with each of the  
16 defendants, the government can then go through the 3553(a)  
17 factors as well as putting on the record how we got here with  
18 the plea agreements.

19 THE COURT: All right. Madam Clerk will swear you all  
20 in.

21 COURTROOM DEPUTY: If you would all raise your right  
22 hands to be sworn.

23 ANN CARROLL; TINA GORMAN; RACHEL McNALLY; BETTY SHERLOCK;

24 SANDRA SHERLOCK, DEFENDANTS, SWORN

25 THE COURT: Okay. Thank you. All right. So

09:42 1 beginning with Ms. Sandra Sherlock, have you had the  
2 opportunity to go over your presentence investigation report  
3 with your attorney?

4 DEFENDANT SANDRA SHERLOCK: Yes, ma'am.

5 THE COURT: And you understand that there are no  
6 objections factually or legally to the report?

7 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

8 THE COURT: Okay. And so you have pled guilty to  
9 conspiracy to commit wire and mail fraud and structure  
10 transactions to evade reporting requirements, correct?

11 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

12 THE COURT: Your base offense level is a 6, and that's  
13 been determined from the substantive offense, which is mail  
14 fraud and wire fraud, and so you were given that base offense  
15 level of 6. And then with respect to conspiracy to structure  
16 transactions to evade reporting requirements, that base offense  
17 level is a 12. Combined, when you have the 6 and the 12, they  
18 take the higher offense level, and so you have a 12 as your  
19 offense level. You got two levels of credit for acceptance of  
20 responsibility, and then a total offense level of 10. Is that  
21 what you understand?

22 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

23 THE COURT: Okay. And then I look on your presentence  
24 report with respect to the financial statement and you still  
25 have on here Midland Life Insurance whole life policy. Can you

09:43 1 tell me who is the policy in the name of and who the  
2 beneficiary is?

3 DEFENDANT SANDRA SHERLOCK: The policy is on John  
4 Sherlock.

5 THE COURT: And who is that?

6 DEFENDANT SANDRA SHERLOCK: My father.

7 THE COURT: Okay.

8 DEFENDANT SANDRA SHERLOCK: And the beneficiary is  
9 myself, Your Honor.

10 THE COURT: Okay. All right. And then with respect  
11 to your guideline calculation, in this case there were plea  
12 agreements and they started out at a guideline with offense  
13 level of 19, and then once you've gotten the credits,  
14 appropriate credits, it gets to a 16. Your case fell below, so  
15 it was a total offense level of a 10, with your criminal  
16 history category of I. Your guidelines suggest that you are  
17 eligible for probation or a sentence of 6 to 12 months,  
18 followed by one to three years of supervised release. Your  
19 fine is not calculated due to your inability to pay. There is  
20 no restitution or money owed here. And you have a \$100 special  
21 assessment fee. Is that what you understand?

22 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

23 THE COURT: Okay. And then the Court adopts the  
24 sentencing -- presentence investigation report for you.

25 All right. With respect to Ms. Ann Carroll, again, no

09:44 1 objections to the presentence report, but you did plead guilty  
2 to Count 1 of the indictment, conspiracy to commit wire and  
3 mail fraud, and structure transactions to evade reporting  
4 requirements. Is that what you understand?

5 DEFENDANT ANN CARROLL: Yes, Your Honor.

6 THE COURT: Okay. You have a base offense level of  
7 18, with that substantive offense also being mail fraud and  
8 wire fraud, and your offense level is higher because the loss  
9 exceeds \$250,000, but not \$550,000. And then for the base  
10 offense level for conspiracy to structure transactions to evade  
11 reporting requirements, that substantive offense is -- I mean,  
12 base offense level is 14 in that the value of the funds  
13 exceed 95,000 but less than \$150,000. So out of the 18 and the  
14 14, then your combined adjusted offense is the higher of the  
15 two, which is the 18. You got two levels off for accepting  
16 responsibility, one level off for entering a timely guilty  
17 plea, so your total offense level is a 15. Again, with a plea  
18 agreement that started out where it was agreed that the base  
19 offense level would be 19 and then you got three levels of  
20 credit for 16, yours again fell a little below that, so that's  
21 a total offense level of 15, criminal history category of I.

22 The guidelines suggest that you are not eligible for  
23 probation, but instead should have a prison sentence of 18 to  
24 24 months, followed by one to three years of supervised  
25 release. No fine calculated due to your inability to pay, but

09:45 1 you would owe restitution in the amount of \$336,060.48 and a  
2 special assessment fee of \$100. Is that what you understand?

3 DEFENDANT ANN CARROLL: Yes, Your Honor.

4 THE COURT: Okay. Then as to Tina Gorman, having pled  
5 guilty to -- and I adopt the presentence report with respect to  
6 Ms. Ann Carroll and also with the remaining defendants as well  
7 since there are no objections to the report.

8 But Ms. Tina Gorman, you went over your presentence  
9 investigation report as well?

10 DEFENDANT TINA GORMAN: Yes, Your Honor.

11 THE COURT: And it has you having pled guilty to  
12 Count 1, conspiracy to commit wire and mail fraud, and  
13 structure monetary transactions to evade reporting  
14 requirements. Your offense level is an 18, in that the  
15 substantive offense, again, being mail fraud and wire fraud,  
16 and the loss exceeding \$250,000 but not \$550,000. And your  
17 base offense level for conspiracy to structure transactions to  
18 evade reporting requirements is a 16, and that the combined  
19 offense level, again, you take the higher of the two, so that's  
20 an 18, minus two levels for accepting your responsibility, and  
21 another level for entering a timely guilty plea, giving you a  
22 total offense level of 15. Is that what you understand?

23 DEFENDANT TINA GORMAN: Yes, Your Honor.

24 THE COURT: Okay. And then when we go to the page of  
25 assets, it shows that you're paying life insurance at the



09:47 1 amount of \$2,063 a month. Can you tell me what that life  
2 insurance is for, like on whose life?

3 DEFENDANT TINA GORMAN: \$2,000 a month?

4 THE COURT: Yes.

5 DEFENDANT TINA GORMAN: No, Your Honor.

6 THE COURT: Okay. That's what's on your financial  
7 declaration here.

8 DEFENDANT TINA GORMAN: That's not for the year?

9 THE COURT: Is that what?

10 DEFENDANT TINA GORMAN: Is it for the year?

11 THE COURT: No, it's for the month.

12 DEFENDANT TINA GORMAN: No, Your Honor.

13 THE COURT: Okay. Do you have any outstanding life  
14 insurance policies?

15 DEFENDANT TINA GORMAN: I have life insurance  
16 policies, but not that's 2,000-and-some-odd dollars a month,  
17 Your Honor.

18 THE COURT: Okay. Who do you have a life insurance  
19 policy on?

20 DEFENDANT TINA GORMAN: My dad and my husband.

21 THE COURT: Okay. And what's your father's name?

22 DEFENDANT TINA GORMAN: Eddie Sherlock.

23 THE COURT: Spell it?

24 DEFENDANT TINA GORMAN: Eddie, E-D-D-I-E, Sherlock,  
25 S-H-E-R-L-O-C-K.

09:48 1 THE COURT: Oh, Sherlock, okay. And then you said  
2 also on your husband?

3 DEFENDANT TINA GORMAN: On my husband, Pete Gorman.

4 THE COURT: Okay. Do you know the amounts?

5 DEFENDANT TINA GORMAN: My husband's is 250,000, I  
6 think, or 200,000, and my dad, I think -- I'm not absolutely  
7 sure, Your Honor, because I have more than one.

8 THE COURT: Okay.

9 DEFENDANT TINA GORMAN: And I do have one on my mom;  
10 it's for 200,000.

11 THE COURT: Okay. Well, you're going to be asked to  
12 turn over all of those life insurance policies to probation so  
13 that they can make sure that they are credible in the sense  
14 that the companies and how you obtain them, because that's why  
15 we're here, that there's fraudulent information being given on  
16 the policies, suggesting that the persons who are insured,  
17 their income perhaps has been inflated or your income has  
18 perhaps been inflated to actually qualify for these policies.  
19 Do you understand that?

20 DEFENDANT TINA GORMAN: Yes, Your Honor.

21 THE COURT: Okay. Because my job is to make sure we  
22 don't continue down the path of more crime in that regard and  
23 that we turn over anything that is a result of the crime. Do  
24 you understand that?

25 DEFENDANT TINA GORMAN: Yes, Your Honor.

09:49 1 THE COURT: Mr. May?

2 MR. MAY: Yes, Your Honor. Just for the defendants'  
3 edification, the government will be asking for a special  
4 condition of probation being that all life insurance policies  
5 that are held be provided to United States Probation so that  
6 way they can make an evaluation whether or not they were taken  
7 out in fraud, because what can happen is that fraud be  
8 perpetrated while under the Court's supervision.

9 Additionally, the government will not prosecute for  
10 any life insurance policies that are turned over. However, if  
11 we find out that you did not turn over policies, kept them and  
12 then, you know, you collect on them, then we would view this as  
13 a violation of any kind of supervised release and we'd then  
14 seek imprisonment further against you because you hid something  
15 that we believe would -- you know, was against an order of the  
16 Court. So just for everybody, that is something that we will  
17 be asking that's been happening in virtually all the  
18 sentencings. I think we've had 53 sentencings thus far, so  
19 that will be one of the conditions.

20 THE COURT: Do you understand that?

21 DEFENDANT TINA GORMAN: Yes, Your Honor.

22 THE COURT: Okay. And then, again, for the plea  
23 agreement, which started out as a base offense level of 19 and  
24 then with the credits you got to a 16, yours fell a little  
25 short of that, so your total offense level is 15, criminal

09:50 1 history category of I. The guidelines suggest that you are not  
2 eligible for probation, but instead fall in a range of 18 to 24  
3 months, followed by one to three years of supervised release.  
4 No fine due to your inability to pay, you don't owe any  
5 restitution, but you would owe the \$100 special assessment fee.  
6 Is that what you understand?

7 DEFENDANT TINA GORMAN: Yes, Your Honor.

8 THE COURT: Okay. We next move to Betty Sherlock, who  
9 you also pled guilty to Count 1, conspiracy to commit wire and  
10 mail fraud, and your base offense level would be a 20, in that  
11 your loss exceeds \$550,000 but not 1.5 million. And then for  
12 the base offense level for conspiracy to structure transactions  
13 to evade reporting requirements, the value of those funds  
14 exceed 40,000 but not 95, and so that gives you a base offense  
15 level of 12. We take the higher of the two, so that would be a  
16 20, minus 2 levels for -- as to credit for acceptance of  
17 responsibility, and then another level for entering a timely  
18 guilty plea, for a total offense level of 17. Is that what you  
19 understand?

20 DEFENDANT BETTY SHERLOCK: Yes, Your Honor.

21 THE COURT: Okay. And then with that same plea  
22 agreement in place, your total offense level fell a little  
23 short -- well, actually, came in line with that, so it's a  
24 total offense level of 17, your criminal history category of I,  
25 not eligible for probation. Instead, guidelines recommend 24

09:51 1 to 30 months' imprisonment, followed by one to three years of  
2 supervised release. No fine is calculated due to your  
3 inability to pay. Is that what you understand?

4 DEFENDANT BETTY SHERLOCK: Yes, Your Honor.

5 THE COURT: Okay. And then finally, we get to Rachel  
6 McNally, who has pled also guilty to Count 1, conspiracy to  
7 commit wire and mail fraud, and then having a base offense  
8 level of 22, in that your loss exceeded 1.5 million but is less  
9 than 3.5 million. And then you got an adjustment for two  
10 levels for credit for accepting responsibility, another level  
11 for entering a timely guilty plea, for a total offense level of  
12 19. Again, the original plea agreements had a base offense  
13 level of 19, which would have given you an adjusted offense  
14 level of 16, but your total offense level actually falls  
15 higher. So that's a 19, with a criminal history category of I.  
16 Again, the guidelines suggest you're not eligible for  
17 probation, but instead fall in the range of 30 to 37 months for  
18 imprisonment, followed by one to three years of supervised  
19 release. No fine calculated due to your inability to pay. You  
20 would owe restitution in the amount of \$14,832, followed by a  
21 \$100 special assessment fee. Is that what you understand?

22 DEFENDANT RACHEL McNALLY: Yes, ma'am.

23 THE COURT: Okay. And I'll need you to speak up,  
24 okay?

25 DEFENDANT RACHEL McNALLY: Yes, Your Honor.

09:53 1 THE COURT: Okay. All right. Government, we'll hear  
2 with respect to the factors.

3 MR. MAY: Your Honor, first, I'd ask that the Court  
4 adopt the plea agreements because they're all 11(c)(1)(C) and  
5 adopt the plea agreements and then normalize everybody's  
6 guidelines by the 16.

7 THE COURT: Okay. The plea agreements are adopted.

8 MR. MAY: Your Honor, the Court is well aware of the  
9 underlying criminal enterprise that the defendants are a member  
10 of and pled guilty to being a member of. Your Honor, the  
11 3553(a) factors are that, taking into consideration the nature  
12 and seriousness of this crime, what we have is we have a  
13 longitudinal crime that each of the defendants committed.

14 Specifically, for Sandra Sherlock, she was  
15 structuring, food stamps, and vehicle financing fraud.

16 For Ann Carroll, we have structuring, life insurance  
17 fraud, we have tax fraud, and we have vehicle financing fraud.

18 For Tina Gorman, we have life insurance fraud, food  
19 stamp fraud, and structuring.

20 For Betty Sherlock, we have structuring, life  
21 insurance fraud, and food stamp fraud.

22 For Rachel McNally, we have life insurance fraud, tax  
23 fraud, and food stamp fraud.

24 Your Honor, the one thing I would note for Betty  
25 Sherlock is that her husband, Michael Sherlock, has been

09:54 1 sentenced before Your Honor previously, he received a 90-day  
2 sentence, and they have comparable criminal conduct. As you've  
3 seen with married couples, it pretty much mirrors one another,  
4 and so for Ms. Betty Sherlock, we would ask the Court for a  
5 90-day sentence so that way we don't have sentencing  
6 disparities.

7 THE COURT: And her husband is who again?

8 MR. MAY: Michael Sherlock. I believe he is currently  
9 in the Bureau of Prisons.

10 THE COURT: Okay.

11 MR. MAY: Your Honor, so as we're looking at the  
12 various 3553(a) factors, as we're instructed to do, Your Honor,  
13 we'd look at, you know, the respect for the law. Again, I  
14 think that this case shows that we have a group of folks who  
15 are in this conspiracy who have had very little respect for the  
16 law. We hope that the Court's sentencings of not only these  
17 five defendants, but the others, will send a message, the  
18 deterrence factor that 3553(a) talks about.

19 Again, I keep going back, and I know you're tired of  
20 hearing it, but what Johnny Mack said, the very first defendant  
21 who was sentenced, is the fact that people from my neighborhood  
22 are going to prison means something. We all know each other,  
23 and the fact that these folks are facing prison time is a  
24 meaningful thing going forward. It means something to our  
25 group.

09:55 1 Your Honor, they are a criminal enterprise and I hope  
2 that this entire investigation will have a deterrence effect, a  
3 specific deterrence effect within the community itself.

4 I think at the end of it, over 60 individuals will be  
5 sentenced, the vast majority of them going to prison for  
6 various times. Again, Your Honor, for these defendants I think  
7 a deterrence factor is a very real thing.

8 Your Honor, talking about the sentencing  
9 discrepancies, to ensure that they are all in line, while I  
10 think that the 3553(a) factors are talking about nationwide so  
11 that way there's not discrepancies, you know, for the people in  
12 the Northern District of California as opposed to the District  
13 of South Carolina, I think that this case is unique and I think  
14 the Court has done a good job of tracking where each individual  
15 falls within a spectrum of criminal conduct.

16 Mr. Beasley, I have to commend, he went through the  
17 last about 25 sentencings and he gave his opinion of where each  
18 of these five defendants fell. While I believe it was a little  
19 generous, we were able to come to a consensus of where both of  
20 us are comfortable and where the defendants are comfortable for  
21 us recommending to the Court.

22 So, Your Honor, if it's okay, I will go through in  
23 order --

24 THE COURT: Okay.

25 MR. MAY: -- where we believe that these five



09:57 1 defendants should fall.

2 Your Honor, first, for Sandra Sherlock, she has, by  
3 way of her calculation by United States Probation, that without  
4 the plea agreement it would be a probationary sentence. Your  
5 Honor, the government would not object to a variance to  
6 probation. She does not owe restitution.

7 As far as Ann Carroll, we'd suggest a four-month  
8 sentence in the Bureau of Prisons. As far as Tina Gorman --  
9 I'm sorry, Ann Carroll also has approximately \$353,000 of  
10 restitution owed. Ann Carroll has approximately 353,000.  
11 There's some change in there, but I know probation has  
12 calculated it and it's contained in the presentence report.

13 As far as Tina Gorman, we'd suggest five months. It  
14 does not appear that she owes restitution.

15 Betty Sherlock. Again, Betty Sherlock, we would ask  
16 for the same sentence that her husband got. I believe it is  
17 lower, but to try to be in conformity and treat her the same  
18 way that her husband Michael was treated, that would be a  
19 90-day sentence.

20 And then for Rachel McNally, a nine-month sentence.  
21 Rachel McNally owes \$14,832 in restitution.

22 I'm happy to answer any questions the Court may have.

23 THE COURT: Okay. Well, once I hear mitigation, I'll  
24 see if there's anything else.

25 Okay. So let's start with Sandra Sherlock.

09:58 1 MR. BEASLEY: Your Honor, I think Sandra's pretty  
2 simple. We're all good with probation. There's no restitution  
3 due to no actual loss. The presentence report came back at 6  
4 to 12 months, Zone B, so she's eligible for probation, and the  
5 government and the defense are in agreement with probation.

6 THE COURT: Okay. And Ms. Sherlock, is there anything  
7 you'd like to state?

8 DEFENDANT SANDRA SHERLOCK: No, Your Honor.

9 THE COURT: Okay. One moment. Okay. Ms. Sandra  
10 Sherlock had a guideline provision that did make her probation  
11 eligible, so I believe that with respect to any sentencing  
12 disparities, that I would agree with that sentence, so she  
13 would be probation for a period of -- let me ask the probation  
14 agent, how long should the period of probation be?

15 PROBATION OFFICER: If you look at similarly situated  
16 defendants, it would be five years.

17 THE COURT: Okay. All right. So you'll be sentenced  
18 to probation for five years. It appears you don't have the  
19 ability to pay a fine. Therefore, your fine is waived, but  
20 you'll pay the mandatory \$100 special assessment fee. And then  
21 is there still a preliminary order of forfeiture on hers?  
22 Okay. So we'll keep that in place.

23 MR. MAY: Your Honor, I don't believe there is  
24 forfeiture in her case, so we'd dismiss it at that time.

25 THE COURT: Okay.

10:00 1 MR. MAY: Your Honor, as we've been doing in all these  
2 cases, I'd ask for the special conditions being that she cannot  
3 take out life insurance policies without the express permission  
4 of United States Probation while under supervision.

5 THE COURT: And that would take care of all of them.

6 MR. MAY: Right. As well as that she provides any  
7 life insurance policy that she is the beneficiary and owner or  
8 the insured to United States Probation so that way they can  
9 make a determination as far as whether or not they were taken  
10 out in fraud.

11 Your Honor, the other condition we've asked for every  
12 case is that if there are any minors living in the household  
13 with these individuals, that they attend public schooling  
14 through the years of -- well, until they're 18 years of age.  
15 Again, education is the only way that we can break the cycle.  
16 I think that you see in the presentence reports of these five  
17 women, as well as virtually every other woman and man that has  
18 come in front of you, is we see a lack of education as a way  
19 that the children cannot leave this insular criminal  
20 enterprise.

21 THE COURT: Okay.

22 MR. MAY: Without education, it will perpetuate. So  
23 we'd ask that a special condition be that each -- anybody who  
24 has a minor child living in the house be required to send that  
25 child to school.

10:01 1 THE COURT: Okay. All of those conditions will stand  
2 for all defendants.

3 Additionally, to you, Ms. Sherlock, you'll provide the  
4 probation office with access to all of your financial  
5 information, and that will include income tax returns and bank  
6 statements, and then you will not open any additional lines of  
7 credit without the approval of the probation office.

8 So just so that everybody is clear, the standard  
9 conditions for your probation and/or if you are sentenced and  
10 then you have supervised release to follow are that you cannot  
11 take out any life insurance policy without approval from the  
12 probation department, you'll have to turn over all policies  
13 that you currently have in your possession to the probation  
14 department so they can determine whether or not those are  
15 credible and truthful policies. All minors in your household  
16 will attend public schooling. You cannot open additional lines  
17 of credit without the approval of probation. And then  
18 probation is also able to have access to all requested  
19 financial information.

20 Do you understand that particularly, since we're on  
21 your sentencing, Ms. Sherlock?

22 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

23 THE COURT: Okay. And then you have a right to  
24 appeal, but you also, in paragraph 6 of your written plea  
25 agreement, agree to waive the right to contest the conviction

10:02 1 or the sentence in any direct appeal or post-conviction  
2 proceedings, including 28 U.S.C. 2255. Do you understand that?

3 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

4 THE COURT: If you were to appeal, you would have to  
5 do so timely through yourself or your lawyer. Do you  
6 understand that?

7 DEFENDANT SANDRA SHERLOCK: Yes, Your Honor.

8 THE COURT: Okay. Anyone object to the form of her  
9 sentence?

10 MR. MAY: No, Your Honor.

11 MR. BEASLEY: No, Your Honor.

12 THE COURT: Okay. All right. I find it's sufficient  
13 but not greater than necessary to achieve the sentencing  
14 factors.

15 Okay. You can step back. Thank you.

16 All right. Let's move on to Ann Carroll. I'm sorry,  
17 Betty Sherlock, who is standing next, right? I'm sorry, I got  
18 them out of order now. You are? I'm sorry.

19 DEFENDANT ANN CARROLL: Ann Carroll.

20 THE COURT: Ann Carroll. So yeah, I was right then.  
21 All right. Let's do that.

22 MR. MAY: Your Honor, I've already gone over the  
23 3553(a) factors.

24 THE COURT: Right. I'm sorry, I'm waiting on --

25 MR. MAY: Mr. Beasley?

10:03 1 THE COURT: Yes.

2 MR. BEASLEY: Are you waiting on me?

3 THE COURT: Yes.

4 MR. BEASLEY: Okay. Your Honor, I did file a motion  
5 for variance, and one thing I would like to address is the loss  
6 amount in the presentence report came back at  
7 \$336,000 -- \$336,060.48. One of the arguments we were using,  
8 and I don't believe the government is going to have an  
9 objection to this, if you take all the premiums that were paid,  
10 some were 13 years, 10 years, 6 years, 6 years, if you take all  
11 the premiums that were paid over that amount of time, the real  
12 loss amount would be reduced to \$122,430.56. I would ask that  
13 the Court order that that be the loss amount instead of the 336  
14 just based on that, you know, it's an offset, so to speak,  
15 because the insurance company would be basically double-dipping  
16 if they were able to get all the premiums back and they didn't  
17 have to pay the policy limits.

18 MR. MAY: Your Honor, I think that he's talking about  
19 restitution. I think loss amount is the intended loss amount.

20 THE COURT: Right.

21 MR. MAY: So loss amount should stay static. As far  
22 as restitution, we have no objection to that. There should not  
23 be unjust enrichment.

24 MR. BEASLEY: That is what I meant.

25 THE COURT: Okay. Thank you. Okay.

10:05 1 PROBATION OFFICER: Sorry, Your Honor. Could you say  
2 the amount one more time?

3 MR. BEASLEY: It's \$122,430.56. That's in my variance  
4 motion if you need that.

5 PROBATION OFFICER: Thank you.

6 MR. BEASLEY: Okay.

7 MR. MAY: So that's the life insurance. I believe  
8 there's still an outstanding 17,582 for the IRS.

9 MR. BEASLEY: And we're prepared to pay that, Your  
10 Honor. We'll have that paid this week. I actually forgot the  
11 check at my office, but I'll have that this week.

12 THE COURT: Okay.

13 MR. BEASLEY: Your Honor, you know, Ann, like, you  
14 know, a lot of individuals from North Augusta, I mean, they  
15 really are -- I mean, I've got to know a bunch of them over the  
16 last couple of years here and, you know, they're good people.  
17 I mean, they're -- you know, a lot of them are raised to think  
18 it's normal to get involved in these situations and, you know,  
19 a lot of them are uneducated, you know, can't read or write  
20 very well. You know, they get steered by some of, you know,  
21 people that are the accountants or car salesmen or whoever, I  
22 mean, because those people are profiting as well, and they get  
23 steered into these things really sometimes not knowing any  
24 better.

25 But, you know, it's -- they realize now, I can tell

10:06 1 you, from all of what's going down that I guarantee you you  
2 won't see them back in here. I know that. They have been  
3 great clients. They have -- I've met with them, I can't even  
4 imagine how many times, and talked to them how many times over  
5 the past two years. It's been incredible how much I've talked  
6 to them. But I say all that because, you know, they don't have  
7 records. They are good people. And the government, you know,  
8 in Ann's specific case, the government's wanting four months.

9 You know, one thing I'll say about Ann, she is --  
10 she's kind of taking care of her dad, Eddie Sherlock, at this  
11 time, because Eddie's wife, Patricia, is in jail. She got 90  
12 days and she was similarly situated, but Ann's kind of the  
13 primary caregiver of her dad at this time. He's dealing with  
14 all kinds of medical issues, he's diabetic. I know he just had  
15 his -- I think he possibly has cancer on his lymph nodes.

16 But, you know, the government and I, we have agreed to  
17 four months, but I know that Ann and her husband would ask the  
18 Court to consider something different. But I understand  
19 what --

20 MR. MAY: Objection, objection. Wait a second.

21 MR. BEASLEY: I understand what we agreed to. I'm  
22 just saying they wanted something different, but we have agreed  
23 to the four months. That's all I'm saying.

24 MR. MAY: I'm happy to say that -- I'm happy to  
25 advocate for where I believe she should fall, which is



10:08 1 significantly higher, if that's what Mr. Beasley is trying to  
2 do, trying to backdoor something that --

3 THE COURT: Well, he needs to place his client's  
4 position on the record, so that's what I took it as.

5 MR. BEASLEY: And that's all, Your Honor.

6 THE COURT: Okay. So for Ann Carroll, just to be  
7 clear, the restitution amount based on my agreeing to the  
8 credit for the reduction in premiums is \$122,430.56. Her  
9 restitution to the IRS is \$17,582.

10 MR. BEASLEY: That's correct.

11 MR. MAY: Yes, ma'am.

12 THE COURT: Okay. So that's an even number. Okay.

13 MR. MAY: Your Honor, real quick.

14 THE COURT: Sure.

15 MR. MAY: I think we need to address a few things.  
16 Number one, as the Court has seen, just because you don't have  
17 a previous record, we have a conspiracy that is over decades.  
18 The criminality, which we can show, is that this is not a  
19 first-time offense. This is not an offense of a single  
20 conduct. It's not a crime of opportunity. It's not a crime of  
21 passion. It is a lifestyle. Good people? Good people don't  
22 lie when it benefits them. This is a criminal enterprise that  
23 benefited from lies. They lied. And this woman lied to the  
24 banks, to life insurance, to the government, and when she's  
25 financing vehicles. It's not a single time thing. And I think

10:09 1 that what that presentation does is it just mischaracterizes  
2 the criminality of what each of these defendants did.

3 Were they raised this way? Absolutely. However, at  
4 some point when they become an adult, they can choose not to  
5 lie. They didn't. I hope this will stop that, but as the  
6 Court has seen, and the Court has admonished similar defendants  
7 who raised that same argument, is that this is not something  
8 that just happened. This is something that was ingrained in  
9 her lifestyle. And so, Your Honor, I believe that presentation  
10 does not take into account the seriousness of the crime or what  
11 this criminal enterprise does.

12 THE COURT: Okay. And then Ms. Carroll, anything  
13 you'd like to state?

14 DEFENDANT ANN CARROLL: I'm just sorry, Your Honor,  
15 for anything that I've done and I -- you know, I vow never to  
16 do nothing like that ever again, and I ask for mercy of the  
17 Court.

18 THE COURT: And you do understand that despite not  
19 having a prior record, when you're doing something over time,  
20 each offense essentially is a crime.

21 DEFENDANT ANN CARROLL: Yes, ma'am.

22 THE COURT: Each transaction is a crime.

23 DEFENDANT ANN CARROLL: Yes, ma'am.

24 THE COURT: Okay.

25 DEFENDANT ANN CARROLL: I'm truly sorry, Your Honor.

10:11 1 THE COURT: Are you married to anybody who is part of  
2 the criminal enterprise that has been, you know, indicted or  
3 pled on information?

4 DEFENDANT ANN CARROLL: No. My mom -- my mom, like he  
5 stated, and -- just my mom.

6 THE COURT: Okay.

7 DEFENDANT ANN CARROLL: I am married, Your Honor,  
8 but...

9 THE COURT: And who is your mother again?

10 DEFENDANT ANN CARROLL: Patricia Sherlock.

11 THE COURT: Okay.

12 MR. BEASLEY: She got 90 days, Your Honor.

13 DEFENDANT ANN CARROLL: My father is, like he said,  
14 you know, having some problems now and I am helping him.

15 THE COURT: Uh-huh. I think I might have taken that  
16 into consideration for her.

17 MR. MAY: Your Honor, I believe you did, because where  
18 she falls on the guidelines, that was one where the Court went  
19 significantly lower than where the government was -- believed  
20 she fell.

21 THE COURT: Right.

22 MR. MAY: I believe it was because of the ailments of  
23 the father.

24 THE COURT: Right, uh-huh.

25 (Pause.)

10:14 1 THE COURT: Okay. Having calculated and considered  
2 the advisory sentencing guidelines and having also considered  
3 the relevant statutory sentencing factors contained in  
4 18 U.S.C. Section 3553(a), it is the judgment of the Court that  
5 the defendant, Ann Carroll, is hereby committed to the custody  
6 of the Bureau of Prisons for four months.

7 It is further owed, the amount of restitution that we  
8 indicated, payable to the Clerk. It appears you don't have the  
9 ability to pay a fine, therefore, the fine is waived, but  
10 you'll pay the mandatory \$100 special assessment fee.

11 And then you heard me earlier state all the conditions  
12 that you would have as well, and you'll be followed on  
13 supervised release for a term of two years with those special  
14 conditions that we indicated.

15 Any unpaid balance of your restitution shall be paid  
16 in a minimum monthly installment rate of no less than \$100 per  
17 month, and that will begin in 30 days after you're released  
18 from imprisonment, and as I indicated, those other set of five  
19 conditions will apply.

20 With respect to your ability to appeal the sentence,  
21 I'd just remind you that in paragraph 6 of your written plea  
22 agreement, you agreed to waive the right to contest either the  
23 conviction or the sentence in any direct appeal or  
24 post-conviction action, including any proceedings under  
25 28 U.S.C. Section 2255. If you decide to appeal, you need to

10:15 1 do so timely on your own or through your lawyer. Do you  
2 understand that?

3 DEFENDANT ANN CARROLL: Yes, Your Honor.

4 THE COURT: Okay. Any objection to the form?

5 DEFENDANT ANN CARROLL: No, Your Honor.

6 MR. MAY: No, Your Honor.

7 MR. BEASLEY: No, Your Honor.

8 THE COURT: Okay. I find it sufficient but not  
9 greater than necessary to achieve the sentencing factors.  
10 Thank you. You can step down.

11 Next is Tina Gorman. Okay. Mr. Beasley?

12 MR. BEASLEY: Your Honor, the government and I have  
13 discussed and come to agreement of five months for Ms. Gorman.  
14 There is no restitution and no actual loss. She has three  
15 children at home with a 23-year-old daughter that however  
16 doesn't drive, and a 13-year-old son and a three-year-old  
17 grandson. We'd just ask that you consider all of that and go  
18 along with the agreement that the government and I have come  
19 to --

20 THE COURT: Thank you.

21 MR. BEASLEY: -- along --

22 THE COURT: And -- go ahead. I'm sorry.

23 MR. BEASLEY: I was just saying, the agreement that  
24 we've all come to.

25 THE COURT: Okay. And then Ms. Gorman, anything you'd

10:16 1 like to state?

2 DEFENDANT TINA GORMAN: I'm sorry, Your Honor, for  
3 what I've done. I promise I'll never do it again.

4 THE COURT: Okay. In your case, I just want to remind  
5 you that you'll need to turn over all those life insurance  
6 policies, because your financial expense sheet here does  
7 indicate you're paying over \$2,000 a month for life insurance  
8 and that's what's at issue in this case.

9 DEFENDANT TINA GORMAN: I'm sorry, Your Honor, I  
10 thought you said \$2,000 just for one policy.

11 THE COURT: No, for all of them.

12 DEFENDANT TINA GORMAN: Oh, I did turn over everything  
13 to Mr. Beasley's office, everything, so I thought you meant one  
14 policy.

15 THE COURT: No, not just for the one, it could be for  
16 several, but life insurance as a category.

17 DEFENDANT TINA GORMAN: That is probably right, Your  
18 Honor.

19 THE COURT: Okay.

20 DEFENDANT TINA GORMAN: I thought you meant it was one  
21 individual policy.

22 THE COURT: Okay. But you understand that's a  
23 significant amount monthly.

24 DEFENDANT TINA GORMAN: I did bring -- I did bring  
25 everything over to Mr. Beasley's office.

10:17 1 THE COURT: Okay. All right. So those will be turned  
2 over to probation and then they'll be checking those out.

3 DEFENDANT TINA GORMAN: Yes, Your Honor.

4 THE COURT: Okay. So I will accept the agreement of  
5 the five months between the government and defense counsel, and  
6 so you'll be committed to the custody of the Bureau for a  
7 period of five months. You don't have the ability to pay a  
8 fine, therefore, your fine is waived, but you'll pay the  
9 mandatory \$100 special assessment fee.

10 You'll have those same five conditions that we've  
11 indicated, but those will be relevant to your term of  
12 supervised release, which you'll serve for a period of two  
13 years.

14 So within 72 hours of being released from the custody  
15 of the Bureau of Prisons, you have to report in person to the  
16 probation office, and they'll explain that to you again.

17 And then while on supervised release, all of those  
18 conditions that we spoke about earlier, you'll have to abide by  
19 those. And particularly, essentially they will be serving as a  
20 check on all of your financial transactions, essentially. At  
21 any moment when they just want to know anything about you, in  
22 terms of financial information, tax returns, bank statements,  
23 you'll have to turn it over to them. And then you can't open  
24 any additional lines of credit with them as well. And of  
25 course, as I indicated earlier, you turn over all of your

10:18 1 policies and you can't get any new policies without them  
2 knowing. The government is not going to prosecute on anything  
3 that is in current now, but if it's an illegal policy based on  
4 fraudulent information, they will make sure that it's  
5 terminated. Do you understand that?

6 DEFENDANT TINA GORMAN: Yes, Your Honor.

7 THE COURT: Okay. You also agreed to waive the right  
8 to appeal in your plea agreement, which has been adopted, all  
9 of them have been adopted, and if you wish to appeal for any  
10 reason, then you would still need to do so timely through your  
11 lawyer or through yourself. Do you understand that?

12 DEFENDANT TINA GORMAN: Yes, Your Honor.

13 THE COURT: Any objection to the form of the sentence?

14 MR. MAY: No, Your Honor.

15 MR. BEASLEY: No, Your Honor.

16 THE COURT: Okay. And I find it sufficient but not  
17 greater than necessary to achieve the sentencing factors.  
18 Okay. You can step down as well.

19 We next move to Betty Sherlock.

20 DEFENDANT BETTY SHERLOCK: Yes, Your Honor.

21 THE COURT: Okay.

22 MR. BEASLEY: Your Honor, the government and the  
23 defense have come to an agreement of 90 days. Betty has no  
24 restitution, no actual loss amount. Her husband, Michael,  
25 received a 90-day sentence as well. He is currently in jail.



10:20 1 His release date is October 13th. The one thing, and we could  
2 probably do this after sentencing, but might as well do it  
3 today, we'd ask that her report date be delayed until after  
4 that date just to give -- so somebody's home to take care of  
5 family members.

6 THE COURT: Certainly. Okay.

7 All right. I'm happy to hear from you, Ms. Sherlock.

8 DEFENDANT BETTY SHERLOCK: I just want to say I'm very  
9 sorry, Your Honor. I'll never do it again, Your Honor, and I'm  
10 sorry.

11 THE COURT: Okay. All right. I will sentence you to  
12 the Bureau of Prisons for a period of 90 days. I'll accept  
13 that agreement. It appears you don't have the ability to pay a  
14 fine, therefore, your fine is waived, but you'll still owe  
15 the \$100 mandatory special assessment fee.

16 And then once you are done with your sentence, and I  
17 will have you a delayed report date so it will be not before  
18 November 1st, and then you will come out and then you'll report  
19 to the probation office in the district in which you are  
20 released within 72 hours, and you'll be placed on supervised  
21 release for a term of two years with those same conditions that  
22 we just indicated.

23 I'll remind you that in terms of any appeal, you  
24 agreed to waive the right to appeal in your plea agreement, but  
25 if you wish to do so, you would have to do so timely through

10:21 1 your lawyer or on your own. Do you understand that?

2 DEFENDANT BETTY SHERLOCK: Yes, Your Honor.

3 THE COURT: Okay. Any objection to the form of the  
4 sentence?

5 MR. MAY: No, Your Honor.

6 MR. BEASLEY: No, Your Honor.

7 THE COURT: Okay. I find it sufficient but not  
8 greater than necessary to achieve the sentencing factors.

9 Thank you.

10 DEFENDANT BETTY SHERLOCK: Thank you.

11 THE COURT: Okay. And then now we have Rachel  
12 McNally.

13 MR. BEASLEY: Your Honor, the government and the  
14 defense have come to an agreement of nine months. This one  
15 gives me a little more heartburn, but she has an actual loss  
16 of \$14,832 that she's prepared to pay. She has three children,  
17 they're triplets, ages 13, two boys and a girl. She does have  
18 to take them to occupational therapy every week as well as some  
19 other tutoring and stuff on a weekly and monthly basis. We'd  
20 ask that you go along with the recommendation, Your Honor.

21 THE COURT: Okay. And then I'm happy to hear from  
22 you, Ms. McNally.

23 DEFENDANT RACHEL McNALLY: Your Honor, I'd just like  
24 to say I'm sorry. I've had a lot of time to reflect on my  
25 probation. I have seen my faults. I've talked to my children

10:22 1 about my faults. I have tried to be a better person. I've put  
2 in for a job at the school for a secretary job. I didn't get  
3 that, but I did get a sub job. I'm trying to better my life as  
4 a human being. I live my day in and day out just taking care  
5 of my son. My son, Joel, he has a condition, he was diagnosed  
6 at five years old, his body's allergic to food. His meals have  
7 to be prepared every day and brought to school by 11 o'clock.  
8 I do that every day. We go monthly. Every three months he has  
9 endoscopy, where they take biopsies of his body to make sure  
10 that he is healing.

11 Day in and day out, I care for my children. I live  
12 for my children. I beg you to have mercy upon me so I can  
13 continue their care. I have no one else to care for them. My  
14 husband works. If he has to come home, there's no income. I  
15 beg you, please, please lighten my sentence so I can stay home  
16 and take care of my children. I have triplets, they do  
17 occupational therapy, we do tutoring. I have one son that goes  
18 to Charleston every month for his asthma care. My other son  
19 goes to Medical College of Georgia. I've got all their  
20 documents. I've presented everything. I have made restitution  
21 in March. I've tried to better myself. I've tried to better  
22 for my children for their future.

23 My children have been in school since they were three  
24 years old. I've always wanted their education. I do after  
25 school. I do everything to keep them, to make them better

10:24 1 children, better -- for their future. I believe in their  
2 future. I've always believed in it. I beg you, Your Honor, to  
3 have mercy upon me. I beg you.

4 THE COURT: Who is it that lives in your house?

5 DEFENDANT RACHEL McNALLY: Myself, my mother and  
6 father, in and out. She goes with my father for his care. He  
7 has high blood pressure. She stays with him to care for him  
8 while he works. My father is not a well man. They're home  
9 here and there. They're not home all the time. It's just me  
10 and my children. I have documentation from the doctors stating  
11 that I'm the one that brings him in for his care.

12 I beg you, Your Honor, I beg you to have mercy upon  
13 me. I beg you, so I can be a better mother. I promise you, I  
14 will make a better life for my children, I will be a better  
15 mother, just give me the opportunity. I know my faults and I  
16 am truly heartfully sorry. I beg you, Your Honor.

17 THE COURT: Okay. Mr. May?

18 MR. MAY: Your Honor, she had the obligations that she  
19 puts before the Court when she was committing these crimes. In  
20 the personal history, it says that her parents live with her  
21 and that her mother does travel. Her mother can stop traveling  
22 and can help. It also says that her husband Pete lives at the  
23 house. Your Honor, she had obligations when she committed the  
24 crimes. She had the same exact obligations when she committed  
25 the crimes.

10:25 1 When we look at her assets, she reports  
2 over \$1.5 million of assets, largely from life insurance  
3 policies. It doesn't seem that she's stopped or hasn't  
4 examined those. Again, those will be provided to United States  
5 Probation to see if they're fraudulent. I think what we can  
6 see is that she got here because she was committing fraud on  
7 life insurance applications. But also food stamps. Food  
8 stamps is something that she continually re-upped when she had  
9 over \$1.5 million worth of assets. She has committed a crime  
10 while she had these obligations. It didn't stop her from  
11 committing a crime then.

12 Your Honor, I believe that her guidelines are  
13 significantly higher than what Mr. Beasley has negotiated down.  
14 The government would otherwise be asking for a significantly  
15 higher sentence but for the wonderful job that Mr. Beasley did  
16 in negotiations. So both parties are asking the Court for nine  
17 months. Is that low? I think it is. However, through  
18 Mr. Beasley's wonderful negotiations, and he provided this  
19 information to the government so that way we could weigh that  
20 and come to this determination.

21 But when she sits down and she talks to probation and  
22 she says that she's from a wonderful family, very supportive  
23 family, and then now she can't rely upon them, there's  
24 something lost in the communication. Either she was providing  
25 misinformation to probation or she was providing misinformation

10:27 1 to the Court.

2           Regardless, one thing I can say positive about this  
3 community, I think there's only one, is that they take care of  
4 one another. I think that is something that we have seen in  
5 virtually every single sentencing, that they do take care of  
6 one another. That's the only positive thing I can say about  
7 this criminal enterprise.

8           Your Honor, nine months is incredibly generous to a  
9 woman who should be going to prison for much longer but for her  
10 attorney negotiating down. So both parties are asking the  
11 Court for a nine-month sentence.

12           THE COURT: Okay. I'm also going to add that in  
13 looking at my charts in terms of sentence disparities, other  
14 persons who were facing the guideline range of 30 to 37 months  
15 have received 11 months, also 18 months as well, and I know we  
16 take in some of the circumstances of people, and I've done that  
17 with respect to kids as well, but you do have one of the higher  
18 ones with respect to the life insurance policies.

19           And then the ones who came before you, their offense  
20 levels, even though there was a plea agreement that made the  
21 offense levels higher, I made sure that probation had to  
22 calculate everybody's offense level because I wanted to know  
23 who might come out actually lower. And the ones we've just  
24 sentenced, they either matched the lower end or either were  
25 actually lower than what was in the plea agreements, so they

10:28 1 should have been given some grace in that regard.

2 So having calculated and considered the advisory  
3 sentencing guidelines and having also considered the relevant  
4 statutory sentencing factors contained in 18 U.S.C.

5 Section 3553(a), it is the judgment of the Court that the  
6 defendant Rachel McNally will be committed to the custody of  
7 the Bureau of Prisons for the period of nine months.

8 You'll also pay restitution in the amount of \$14,832  
9 to this Court, and that restitution is due immediately and the  
10 interest on restitution is waived.

11 If you don't have the ability to pay a fine -- you  
12 don't have the ability to pay a fine, it appears, so your fine  
13 is waived, but you'll have a \$100 mandatory special assessment  
14 fee.

15 Once you are released, you'll be on two years of  
16 supervised release. You need to report to probation in the  
17 district to which you are released, and that will be within 72  
18 hours.

19 In addition to the other conditions that I gave you,  
20 any unpaid restitution will be paid at a rate of not less  
21 than \$100 per month and that begins in 30 days after your  
22 release from imprisonment.

23 Again, I remind you that under your plea agreement,  
24 you agreed to waive the right to contest the conviction or the  
25 sentence. If you decided to do so, you would need to do so in

10:29 1 a timely manner with respect to your lawyer or yourself.

2 So do you understand your appeal rights were waived in  
3 your plea agreement and do you understand if you were going to  
4 appeal for any reason, you would still need to do so timely --

5 DEFENDANT RACHEL McNALLY: Yes, Your Honor.

6 THE COURT: -- in accordance with the Federal Rules of  
7 Criminal Procedure and any statute? Any objection to the form  
8 of the sentence?

9 MR. MAY: No, Your Honor.

10 MR. BEASLEY: No, Your Honor.

11 THE COURT: Okay. Is there a particular date for  
12 reporting that is better for you based on your children's  
13 status, in terms of getting their medical care and everything  
14 established with someone else?

15 DEFENDANT RACHEL McNALLY: I'll just have to prepare  
16 my family and see what I can get together.

17 THE COURT: Okay. So do you want to wait 60 days?

18 DEFENDANT RACHEL McNALLY: I don't know what to do  
19 because I don't know what I can do myself. I have to call  
20 people and find out when they can be home.

21 THE COURT: I understand that. But how long -- that  
22 shouldn't take more than 60 days, then, right?

23 DEFENDANT RACHEL McNALLY: No, it shouldn't. Maybe  
24 less is what I'm saying. I don't want to prolong this.

25 THE COURT: Okay. You don't want to. Okay. So I'll



10:30 1 just say report not before 30 days.

2 MR. BEASLEY: Thank you, Your Honor.

3 THE COURT: Thank you.

4 MR. MAY: Thank you, Your Honor.

5 (Proceedings concluded at 10:31 a.m.)

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1 UNITED STATES OF AMERICA )  
2 DISTRICT OF SOUTH CAROLINA ) ss:  
3 )

4 C E R T I F I C A T E

5 I, Carly L. Horenkamp, Certified Shorthand  
6 Reporter in and for the United States District Court for the  
7 District of South Carolina, do hereby certify that I was  
8 present at and reported in machine shorthand the proceedings  
9 had the 21st day of August, 2019, in the above-mentioned court;  
10 and that the foregoing transcript is a true, correct, and  
11 complete transcript of my stenographic notes.

12 I further certify that this transcript contains  
13 pages 1 - 42.

14 IN WITNESS WHEREOF, I have hereunto set my hand at  
15 Columbia, South Carolina, this 11th day of October, 2019.

16  
17 /s/ Carly Horenkamp

18 Carly L. Horenkamp, RDR, CRR, CRC  
19 Certified Shorthand Reporter  
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